

**SUBSTITUTE TRUSTEE'S DEED**

Kenneth E. Stockton, SUBSTITUTE TRUSTEE  
GRANTOR

TO: Jennifer W. Smith,  
GRANTEE

WHEREAS, on December 23, 2004, Nicole R. Tidmore aka Nicole L. Reid and Michael T. Tidmore executed a Deed of Trust to John J. Owens, as Trustee, with Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is of record in Trust Deed Book 2,136 at Page 530 of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, assigned said Deed of Trust to HSBC Mortgage Services, Inc. pursuant to an instrument dated August 14, 2006 and recorded in Trust Deed Book 2,544 at Page 437 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 22, 2005 and recorded in Trust Deed Book 2,397 at Page 555 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, HSBC Mortgage Services, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein place of the aforementioned original Trustee and any substituted Trustee, therein, as authorized by the terms thereof, as evidenced by an instrument dated August 31, 2006, and recorded in Book 2,558 at Page 631, and then corrected and re-recorded in Book 2,570 at Page 550 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

*Stockton*

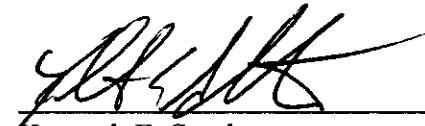
WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on November 9, 2006, at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of **One Hundred Eleven Thousand Four Hundred Thirty-Six Dollars and No/100 Cents (\$111,436.00 U.S. Dollars)**, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Jennifer W. Smith, the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in DeSoto County, State of Mississippi, to-wit:

Lot 144, Section D, Deerchase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 82, Page 27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this the 9<sup>th</sup> day of November, 2006.



\_\_\_\_\_  
Kenneth E. Stockton  
Substitute Trustee  
Attorney at Law  
5 West Commerce Street  
Hernando, Mississippi 38632  
Telephone No.(662) 429-3469

STATE OF MISSISSIPPI     )  
   ) ACKNOWLEDGMENT  
 COUNTY OF De Soto     )

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Kenneth E. Stockton, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 9<sup>th</sup> day of November, 2006.



*Mary E. Brown*  
 Notary Public

My Commission Expires:

4-10-2007

**GRANTOR'S ADDRESS AND TELEPHONE NUMBER:**

Kenneth E. Stockton  
 Substitute Trustee  
 Attorney at Law  
 5 West Commerce Street  
 Hernando, Mississippi 38632  
 Telephone No. (662) 429-3469

**GRANTEE'S ADDRESS AND TELEPHONE NUMBER:**

Jennifer W. Smith  
 557 Timberlane E.  
 Hernando, MS 38632  
 Telephone No. 901-461-7644

**THIS DOCUMENT PREPARED BY AND  
 AFTER RECORDING PLEASE RETURN TO:**

Dyke, Henry, Goldsholl & Winzerling, P.L.C.  
 415 North McKinley, Suite 555  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000  
 DHGW No. 25045H

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on December 23, 2004, Nicole R. Tidmore aka Nicole L. Reid and Michael T. Tidmore executed a Deed of Trust to John J. Owens as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, which Deed of Trust was recorded in Trust Deed Book 2,136 at Page 530 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, assigned said Deed of Trust to HSBC Mortgage Services, Inc. pursuant to an instrument dated August 14, 2006 and recorded in Trust Deed Book 2,544 at Page 437 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, AmeriTrust Mortgage Company, LLC, and Lender's successors and assigns, the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument dated December 22, 2005 and recorded in Trust Deed Book 2,387 at Page 588 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, HSBC Mortgage Services, Inc., the holder of said Deed of Trust and the Note secured thereby, substituted Kenneth E. Stockton as Trustee in the place of the afore-mentioned original Trustee and any substituted Trustee, therein, as authorized by the terms thereof, as evidenced by an instrument dated August 31, 2006, and recorded in Book 2,558 at Page 631, and then corrected and re-recorded in Book 2,570 at Page 550 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

Volume No. 111 on the 19 day of Oct., 2006

Volume No. 111 on the 24 day of Oct., 2006

Volume No. 111 on the 2 day of Nov., 2006

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2006

Diane Smith

Sworn to and subscribed before me, this 2 day of Nov., 2006

By Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 579 words @ .12 \$ 69.48

B. 2 subsequent insertions of 1158 words @ .10 \$ 115.80

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 188.28

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, HSBC Mortgage Services, Inc., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Kenneth E. Stockton, Substitute Trustee, will on November 9, 2006, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Lot 144, Section "D", Deed Chase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 62, Page 27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature on this the 6th day of October, 2006.

/s/Kenneth E. Stockton  
Kenneth E. Stockton  
Substitute Trustee  
Attorney at Law  
5 West Commerce Street  
Hernando, Mississippi 38632

THIS DOCUMENT PREPARED BY:

BY: DYKE, HENRY, GOLDSHOLL & WINZLER, P.L.C.

555 Plaza West - 415 North McKinney

Little Rock, Arkansas 72205

Telephone No. (501) 661-1000

DHGW No. 250481

PUBLISH ON THESE DATES:  
October 19, 2006  
October 26, 2006  
November 2, 2006